

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

WILLIAM S. HUDIC

Debtor(s)

Case No. 19-22920JCM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/23/2019.
- 2) The plan was confirmed on 09/25/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/03/2020, 03/19/2021, 07/27/2021, 06/08/2022, 07/27/2023, 10/10/2024.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/31/2020.
- 5) The case was completed on 05/19/2025.
- 6) Number of months from filing or conversion to last payment: 70.
- 7) Number of months case was pending: 72.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,478.00.
- 10) Amount of unsecured claims discharged without full payment: \$142,351.20.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$173,853.99
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$173,853.99

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$16,891.38
Court Costs \$0.00
Trustee Expenses & Compensation \$8,329.93
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$25,221.31

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AIDVANTAGE O/B/O THE DEPARTMENT	Unsecured	19,376.00	49,666.32	49,666.32	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	23,780.00	19,215.01	19,215.01	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	2,236.00	15,709.42	15,709.42	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	NA	NA	NA	0.00	0.00
BRIDGECREST	Priority	0.00	NA	NA	4,209.24	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	NA	7,231.85	7,231.85	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	NA	10,201.30	10,201.30	0.00	0.00
CAPITAL ONE**	Unsecured	3,972.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	152.00	NA	NA	0.00	0.00
DAVID WETMORE	Unsecured	0.00	NA	NA	0.00	0.00
DOLLAR BANK FSB(*)	Secured	0.00	19,464.13	912.46	912.46	0.00
DOLLAR BANK FSB(*)	Secured	0.00	0.00	0.00	0.00	0.00
DOLLAR BANK FSB**	Secured	307,521.00	306,982.41	37,439.42	37,439.42	0.00
DOLLAR BANK FSB**	Priority	0.00	550.00	0.00	0.00	0.00
DOLLAR BANK FSB**	Priority	0.00	550.00	0.00	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	381.57	381.57	0.00	0.00
GOLDMAN SACHS BANK USA	Unsecured	28,784.00	NA	NA	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Secured	28,113.64	28,113.64	28,113.64	28,113.64	4,200.30
KEY RECOVERY	Unsecured	2,003.87	NA	NA	0.00	0.00
KEYBANK NA S/B/M FIRST NIAGARA	Unsecured	31,918.10	35,576.23	35,576.23	0.00	0.00
KEYBANK NA**	Unsecured	NA	4,022.27	4,022.27	0.00	0.00
METZ LEWIS ET AL	Unsecured	5,000.00	4,977.00	4,977.00	0.00	0.00
NAVIENT++	Unsecured	11,899.00	NA	NA	0.00	0.00
NAVIENT++	Unsecured	8,255.00	NA	NA	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	NA	21,948.39	21,948.39	21,948.39	2,675.90
NORTHWEST BANK*	Secured	44,015.00	42,783.75	42,783.75	42,783.75	6,349.58
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,508.00	1,171.64	1,171.64	0.00	0.00
SYNCHRONY BANK BY AIS INFOSOURCE	Unsecured	NA	4,050.72	4,050.72	0.00	0.00
SYNCHRONY BANK BY AIS INFOSOURCE	Unsecured	NA	4,359.36	4,359.36	0.00	0.00
SYNCHRONY BANK**	Unsecured	392.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURCE	Unsecured	NA	150.96	150.96	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$38,351.88	\$38,351.88	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$92,845.78	\$92,845.78	\$13,225.78
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$131,197.66	\$131,197.66	\$13,225.78
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$4,209.24	\$0.00
TOTAL PRIORITY:	\$0.00	\$4,209.24	\$0.00
GENERAL UNSECURED PAYMENTS:	\$156,713.65	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$25,221.31</u>
Disbursements to Creditors	<u>\$148,632.68</u>
TOTAL DISBURSEMENTS :	<u>\$173,853.99</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/10/2025

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.